

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION**

IN RE:) CASE NO: 21-44058-399
SHADRAIN NOLDON) Chapter 13
)
) Trustee's Objection to Confirmation
) Original Confirmation Hearing set for:
Debtor) January 12, 2022 10:00 am

TRUSTEE'S OBJECTION TO CONFIRMATION OF 2ND AMENDED PLAN

COMES NOW Diana S. Daugherty, Standing Chapter 13 Trustee, and for her objection to confirmation states as follows:

1. The plan does not contain enough funds to pay secured and priority creditors in full and pay the amount guaranteed to general unsecured creditors (if any). 11 U.S.C. §§ 1322(a)(2) and 1325(a)(5)(B)(ii). The approximate amount of the shortfall is \$1,503.
2. Debtor proposes a plan with a payment of \$0.00 in the second month. Pursuant to Local Rule 3015-2F, the minimum permissible plan payment is \$75 per month.

WHEREFORE the Trustee prays the Court enter its order denying confirmation of the proposed plan.

Dated: February 10, 2022

OBJCONF--KR

/s/ Kathy Reichbach
Kathy Reichbach MO56957
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CERTIFICATE OF SERVICE

I certify that a true and correct copy of the foregoing document was filed electronically on February 10, 2022, with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court's CM/ECF System as listed on the Court's Electronic Mail Notice List.

I certify that a true and correct copy of the foregoing document was filed electronically with the United States Bankruptcy Court, and has been served by Regular United States Mail Service, first class, postage fully pre-paid, addressed to those parties listed on the Court's Manual Notice List and listed below on February 10, 2022.

SHADRAIN NOLDON
10806 HALLWOOD DRIVE
SAINT LOUIS, MO 63136

/s/ Kathy Reichbach
Kathy Reichbach MO56957